

The Church of Scotland
Howwood Parish Church

RECEIPTS AND PAYMENTS ACCOUNT 31 DECEMBER 2024

Congregation No: 140747

Charity No SC 003487

Reference and Administrative Information

Charity Name: Howwood Parish Church

Charity Registration Numbers: SC003487

Congregation Reference No: 140747

Contact Address: 21 Stanley Drive
Brookfield
Johnstone
PA5 8UG

Trustees

Kirk Session

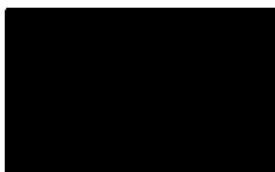


Committee Members



Principal Office-bearers

Minister:
Session Clerk
Church Treasurer:



(Appointed 01.10.24)

Independent Examiner



Bankers

The Royal Bank of Scotland plc
1 Moncrieff Street
Paisley
PA3 2AW

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form). The Unitary Deed of the Constitution of the Church of Scotland was adopted on 7 December 2018.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which meets six times a year, is responsible for spiritual and temporal affairs within the church.

Certain responsibilities are delegated to the Property Committee as appropriate.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a National Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

1. Worship services:

Weekly on Sunday at 9.45am. There is a formal communion on the last Sundays of April and October. We hold services on Christmas Eve and Christmas Day and some evening services during Holy Week, with a Communion Service on Maundy Thursday.

Sunday School meets every Sunday at 9.45am.

2. Organisations:

There is a Guild which is attended by members both from Howwood and outwith the parish. The organist and Choir lead worship using innovative music.

Trustees' Annual Report (cont'd)

Year ended 31 December 2024

3. Community Involvement.

- a. One member of the Congregation is on the Community Council;
- b. Several members of the Congregation serve on the Howwood Emergency Amateur Response Team (HEART);
- c. The Church is supporting the Community Council's effort to get Fairtrade status for the village;
- d. The minister is chaplain to Howwood Primary School;
- e. We support Crossreach through the sale of Christmas cards;
- f. We sent Christmas gifts to the Preshal Trust;
- g. We collected donations for our local Foodbank at Harvest and Christmas; in 2024 we also supported a local foodbank with a monthly collection.
- h. We provide refreshments for people attending funerals in the Church, this being paid for by our Funeral Tea Fund;
- i. Yoga and fitness classes for adults are held in hall;
- j. A Mother & Toddlers group meets in the hall;
- k. Rainbows, Brownies, Guides, Beavers and Cubs use the Church Hall for regular meetings.

4. Outreach:

- a. A Church website continues to be developed and information about the church is available there.
- b. A Community Coffee morning is held once a month. This is proving to be very popular and well attended;
- c. A charity is chosen every year as recipient for special collections and fundraising. The charity for 2024 was St Vincent's Hospice.

Achievements and Performance

1. On 1 October 2024 the congregation of Howwood Parish Church was linked with Kilbarchan Parish Church, with Rev S Smith inducted as Minister of the linked charge
2. The number of members remains at a similar level to 2023, with new people becoming associated with the congregation.

Trustees' Annual Report (cont'd)

Year ended 31 December 2024

Financial Review

The principal source of income for the Church is weekly offerings from the congregation. Running costs remained at a similar level to 2023, resulting in a surplus for the year on our normal activities of £755.

The restricted funds had a deficit of £1,192 for the year, and the overall deficit for the year was £423.

All major fundraising is directed to the CHIP fund to finance property improvements, which are undertaken in accordance with the Property Committee's rolling five year plan.

Reserves Policy

It is the Trustees' policy to transfer any surplus on the General Account (excluding legacies) to the Fabric Fund.

At the year end the Church held unrestricted cash funds of £66,229 - General Account £33,304 and Fabric Fund £32,925.

The Church also held £22,440 of restricted funds and £1,476 in endowment funds, which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The charity trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The charity trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk
25 February 2025

Independent Examiner's Report to the Trustees of Howwood Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.


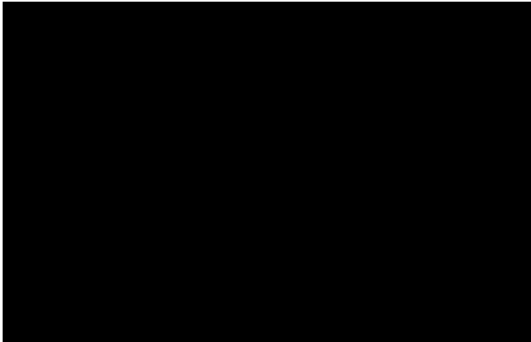
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



28/02/2025

Howwood Parish Church
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note					
Donations	3	36,278	1,460	-	37,738	39,497
Bank & Deposit interest		4,327	-	14	4,341	2,927
Investment income		-	-	-	0	0
		<u>40,605</u>	<u>1,460</u>	<u>14</u>	<u>42,079</u>	<u>42,424</u>
Grants		-	-	-	-	-
Receipts from General Trustees		10,296	-	-	10,296	14,039
External fundraising events		-	-	-	0	-
Income from use of premises		1,767	-	-	1,767	6,785
Other Receipts		-	-	-	0	31
<u>Total Receipts</u>		<u>52,668</u>	<u>1,460</u>	<u>14</u>	<u>54,142</u>	<u>63,279</u>
<u>Payments</u>	4					
Costs of generating funds		40	-	-	40	86
Charitable activities		51,873	2,652	-	54,525	62,374
Governance costs		-	-	-	-	-
<u>Total Payments</u>		<u>51,913</u>	<u>2,652</u>	<u>0</u>	<u>54,565</u>	<u>62,460</u>
Excess/(shortfall) of Receipts over Payments for the year before transfers		755	(1,192)	14	(423)	819
Transfers		0	0	0	0	0
<u>Excess/(shortfall) of Receipts over Payments for the year</u>		<u>755</u>	<u>(1,192)</u>	<u>14</u>	<u>(423)</u>	<u>819</u>

Howwood Parish Church
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 Note £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	72,457	16,649	1,462	90,568	89,749
Movement in year:					
Excess/(shortfall) of Receipts over Payments for the year	755	(1,192)	14	(423)	819
Bank & deposit balances carried forward	<u>73,212</u>	<u>15,457</u>	<u>1,476</u>	<u>90,145</u>	<u>90,568</u>
<u>Assets</u>					
Tax recoverable on Gift Aid	<u>1,584</u>	<u>0</u>	<u>0</u>	<u>1,584</u>	<u>1,610</u>
<u>Liabilities</u>					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

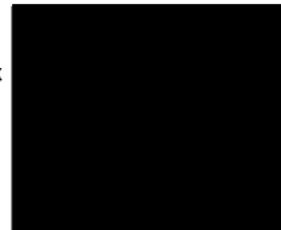
The accounts were approved by the Kirk Session on 25 February 2025.

For and on behalf of the Kirk Session.



Session Clerk

Treasurer



Howwood Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

██████████ received £3,360 for providing her services as organist during the year.

██████████ was paid £75 in reimbursement of expenses. In addition Council Tax amounting to £312 was paid on his behalf.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund	32,170	0	0	755	32,925
General Fund	33,304	52,668	51,913	(755)	33,304
	<u>65,474</u>	<u>52,668</u>	<u>51,913</u>	<u>0</u>	<u>66,229</u>
Restricted funds					
CHIP Fund	21,804	935	1,671	(215)	20,853
Praise Band Fund	12	0	0	0	12
Flower Fund	1,043	525	981	0	587
Funeral Tea Fund	988	0	0	0	988
Sound & Loop Fund	(215)	0	0	215	0
	<u>23,632</u>	<u>1,460</u>	<u>2,652</u>	<u>0</u>	<u>22,440</u>
Endowment funds					
Howatson McNab Bequest - capital	500	0	0	0	500
Howatson McNab Bequest - revenue	962	14	0	0	976
	<u>1,462</u>	<u>14</u>	<u>0</u>	<u>0</u>	<u>1,476</u>
Total funds	<u>90,568</u>	<u>54,142</u>	<u>54,565</u>	<u>0</u>	<u>90,145</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Purposes of Restricted Funds

CHIP Fund: This is a fund to provide for major property improvements

Praise Band Fund: This is fund to provide for music resources.

Flower Fund: Provides flowers for the sanctuary and to mark special occasions for members of the congregation.

Funeral Tea Fund: This is fund to provide catering for funerals in the Church

Sound & Loop Fund: This fund was set up to provide assistance in services for people with hearing disabilities.

The deficit on this fund has now been transferred to the CHIP Fund.

Purposes of Endowment Funds

Income from the Howatson McNab Bequest is to be used to fund repairs to the stained glass windows.

Howwood Parish Church
Notes to the Accounts (cont'd)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	4,593	-	-	4,593	4,790
Gift Aid Donations	22,856	-	-	22,856	22,836
Tax Recovered on Gift Aid Donations	6,464	-	-	6,464	6,450
Ordinary Offerings (Open Plate)	1,715	-	-	1,715	1,345
Other Offerings, Donations etc	650	1,460	-	2,110	4,076
	<u>36,278</u>	<u>1,460</u>	<u>0</u>	<u>37,738</u>	<u>39,497</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	<u>40</u>	<u>0</u>	<u>0</u>	<u>40</u>	<u>80</u>
Charitable activities					
Giving to Grow contribution	21,183	-	-	21,183	23,254
Presbytery dues	-	-	-	0	236
Minister's expenses	75	-	-	75	731
Pulpit supply	1,803	-	-	1,803	424
Other staffing costs	7,656	-	-	7,656	7,169
Fabric repairs & maintenance	13,112	1,152	-	14,264	13,206
Council Tax	(472)	-	-	(472)	1,409
Heat and light	4,209	-	-	4,209	6,018
Insurance	2,118	-	-	2,118	1,976
Organ & music	480	-	-	480	5,170
Printing, stationery and postage	181	-	-	181	1,235
Other expenses	1,528	1,500	-	3,028	1,546
	<u>51,873</u>	<u>2,652</u>	<u>0</u>	<u>54,525</u>	<u>62,374</u>
Governance costs					
Independent examiner's fees	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>51,913</u>	<u>2,652</u>	<u>0</u>	<u>54,565</u>	<u>62,454</u>

Howwood Parish Church
Notes to the Accounts (cont'd)

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the 5th and subsequent years) £38,884.

6. Trustees' other appointments



Trustee - Church of Scotland Clyde Presbytery

7. Collections for Third Parties

	2024	2023
	£	£
Erskine Hospital	240	174
Shelter	-	938
St Vincent's Hospice	1,003	-
Renfrewshire Foodbank	12	236
	<u>1,255</u>	<u>1,348</u>

Howwood Parish Church
Appendix

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<u>DEPOSIT FUND</u>		
Credit balance at 1 January 2024	82,757	79,841
Deposited during year	-	-
Interest applied in year	4,327	2,916
Credit balance at 31 December 2024	<u>87,084</u>	<u>82,757</u>
<u>CONSOLIDATED FABRIC FUND</u>		
(1) <u>Capital account</u>		
Balance at 1 January 2024	308,857	308,857
Transfer from deposit fund in year	-	-
Credit balance at 31 December 2024	<u>308,857</u>	<u>308,857</u>
Market value of balances at 31 December	<u>329,544</u>	<u>311,505</u>
(2) <u>Deposit fund</u>		
Balance at 1 January 2024	107	107
Deposited during year	-	-
Transferred to capital account	-	-
Credit balance at 31 December 2024	<u>107</u>	<u>107</u>
(2) <u>Revenue account</u>		
Balance at 1 January 2024	19,776	23,815
Interest & dividends applied in year	11,558	10,000
Withdrawn in year	(10,296)	(14,039)
Credit balance at 31 December 2024	<u>21,038</u>	<u>19,776</u>

HOWWOOD PARISH CHURCH**GENERAL FUND BUDGET**

Actual 2024		Budget 2025	
£	£	£	£
INCOME			
Offerings			
	4,593		4,800
	22,856		24,000
	6,464		6,500
	1,715		1,750
	<u>150</u>		<u>-</u>
35,778			37,050
Other ordinary general income			
	500		500
	4,326		4,250
	10,296		10,000
	<u>1,768</u>		<u>1,800</u>
16,890			16,550
<u>52,668</u>			<u>53,600</u>
Total Ordinary General Income			
EXPENDITURE			
	26,995		28,322
	(2,021)		(2,992)
	(3,608)		-
	<u>0</u>		<u>536</u>
21,366			25,866
Local Staffing Costs			
	45		400
	30		200
	1,803		250
	<u>7,656</u>		<u>7,900</u>
9,534			8,750
Buildings Costs			
	13,112		14,000
	4,209		5,000
	2,118		2,400
	<u>(472)</u>		<u>1,100</u>
18,967			22,500
Other Local Costs			
	221		300
	480		500
	-		100
	<u>1,345</u>		<u>1,250</u>
2,046			2,150
<u>51,913</u>			<u>59,266</u>
Total Ordinary General Expenditure			
<u>755</u>			<u>(5,666)</u>
SURPLUS/(DEFICIT)			